

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Newport News Division**

LEE G. FRANKLIN,

*Plaintiff,*

v.

Civil Action No. 4:11-cv-139 AWA/FBS

EXPERIAN INFORMATION SOLUTIONS,  
INC.,

TRANS UNION, LLC,

BANK OF AMERICA, NATIONAL  
ASSOCIATION,

ARROW FINANCIAL SERVICES, LLC,

AMERICAN EXPRESS,

*Defendants.*

**DEFENDANT'S RULE 7.1 CORPORATE DISCLOSURE STATEMENT**

Defendant Arrow Financial Services, LLC ("Arrow Financial"), by counsel, pursuant to Rule 7.1 of the Federal Rules of Civil Procedure, files its Corporate Disclosure Statement as follows:

1. Arrow Financial Services, LLC is owned by AFS Holdings LLC, which in turn, is wholly owned by Sallie Mae, Inc., which in turn, is wholly owned by SLM Corp.
2. No publicly traded company owns 10% or more of Arrow Financial's stock.

January 17, 2012

Respectfully submitted,

ARROW FINANCIAL SERVICES, LLC.

By: /s/ Bryan A. Fratkin

Bryan A. Fratkin (VSB# 38933)  
Evan Elizabeth Miller (VSB# 77084)  
McGuireWoods LLP  
One James Center  
901 East Cary Street  
Richmond, Virginia 23219  
Tel: (804) 775-1000  
Fax: (804) 775-1061  
Email: bfratkin@mcguirewoods.com  
Email: emiller@mcguirewoods.com

*Counsel for Defendant Arrow Financial Services,  
LLC*

**CERTIFICATE OF SERVICE**

I hereby certify that on January 17, 2012, a true copy of the foregoing was filed using the Court's CM/ECF system, which will send electronic notice of such filing to:

<p>Leonard A. Bennett Susan Mary Rotkis Consumer Litigation Associates, P.C. 12515 Warwick Boulevard, Suite 100 Newport News, VA 23606 (757) 930-3660 Fax: (757) 930-3662 lenbennett@clalegal.com srotkis@clalegal.com <i>Counsel for Plaintiff</i></p>	<p>David Neal Anthony Troutman Sanders LLP Troutman Sanders Bldg 1001 Haxall Point PO Box 1122 Richmond, VA 23219 804-697-5410 Fax: 804-698-5118 david.anthony@troutmansanders.com <i>Counsel for Experian Information Solutions, Inc.</i></p>
<p>Erik John Grohmann Strasburger &amp; Price LLP 2801 Network Blvd., Suite 600 Frisco, TX 75034 469-287-3920 Fax: 469-227-6562 erik.grohmann@strasburger.com</p> <p>Grant Edward Kronenberg Morris &amp; Morris PC 11 South 12th Street, 5th Floor Richmond, VA 23218 804-344-6334 Fax: 804-344-8359 gkronenberg@morris-morris.com <i>Counsel for Trans Union, LLC</i></p>	

/s/ \_\_\_\_\_  
Bryan A. Fratkin